

Fill in this information to identify the case:

Debtor 1 DARRYL E. MCCracken

Debtor 2 CHRISTINA L. MCCracken  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 16-70016JAD

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: S & T BANK(\*) Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 8 8 4 8

Property Address: 226 MAIN ST  
TROUTVILLE PA 15866

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>1,000.36</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>1,000.36</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>1,000.36</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$161.12

The next postpetition payment is due on

3 / 1 / 2021  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 DARRYL E. MCCracken  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 05/03/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DARRYL E. MCCracken**  
Name

Case number (if known) **16-70016JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
09/25/2018	1094220	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	42.22
10/29/2018	1097476	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.78
11/27/2018	1100592	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.25
12/21/2018	1103685	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.12
01/25/2019	1106932	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.00
02/25/2019	1110166	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	33.87
03/25/2019	1113456	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	33.75
04/26/2019	1116776	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	33.62
05/24/2019	1120169	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	33.50
06/25/2019	1123577	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.17
07/29/2019	1127018	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.05
08/27/2019	1130506	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.55
09/24/2019	1133758	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	39.42
10/24/2019	1137136	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	47.95
11/25/2019	1140586	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	38.12
12/23/2019	1143982	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	38.05
01/28/2020	1147451	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	37.99
02/25/2020	1150974	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	38.10
03/23/2020	1154461	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	38.03
04/27/2020	1157904	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	37.97
05/26/2020	1161237	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	37.90
06/26/2020	1164394	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.46
07/29/2020	1167488	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	34.40
08/25/2020	1170564	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	19.80
09/28/2020	1173678	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	123.35
10/26/2020	1176756	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	17.94
03/26/2021	1192186	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	125.45
04/08/2021		S & T BANK(*)	CREDITOR REFUND/PRINCIPLE	-125.45
				<u>1,000.36</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

07/26/2016	1006912	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	1,039.54
08/26/2016	1010941	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	143.90
09/27/2016	1014876	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	140.13
10/26/2016	1018580	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	135.93
11/21/2016	1021837	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	132.25
12/21/2016	1025176	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	130.80
01/27/2017	1028692	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	129.88
02/24/2017	1032061	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	129.69
03/28/2017	1035524	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	129.29
04/21/2017	1038757	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	129.02
05/25/2017	1042054	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	128.42
06/27/2017	1045456	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	128.28
07/25/2017	1048748	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	143.99
08/25/2017	1052107	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.26
09/26/2017	1055438	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	180.25
10/25/2017	1058780	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	197.06
11/21/2017	1062030	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	211.56
12/21/2017	1065374	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	227.05
01/25/2018	1068622	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	241.81
02/23/2018	1071798	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	255.70
03/28/2018	1074992	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	268.52
04/24/2018	1078229	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	279.95
05/25/2018	1081509	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	169.32
07/26/2018	1087865	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	322.24
08/28/2018	1091089	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
09/25/2018	1094220	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
10/29/2018	1097476	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
11/27/2018	1100592	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
12/21/2018	1103685	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
01/25/2019	1106932	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
02/25/2019	1110166	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
03/25/2019	1113456	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12

Debtor 1 **DARRYL E. MCCracken**  
Name

Case number (if known) **16-70016JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
04/26/2019	1116776	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
05/24/2019	1120169	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
06/25/2019	1123577	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
07/29/2019	1127018	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
08/27/2019	1130506	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
09/24/2019	1133758	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
10/24/2019	1137136	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
11/25/2019	1140586	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
12/23/2019	1143982	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
01/28/2020	1147451	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
02/25/2020	1150974	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
03/23/2020	1154461	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
04/27/2020	1157904	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
05/26/2020	1161237	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
06/26/2020	1164394	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
07/29/2020	1167488	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
09/28/2020	1173678	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
10/26/2020	1176756	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	161.12
11/24/2020	1179817	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	81.13
12/21/2020	1182756	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	126.16
01/25/2021	1185754	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	39.40
02/22/2021	1188872	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	142.11
03/26/2021	1192186	S & T BANK(*)	AMOUNTS DISBURSED TO CREDITOR	94.56
04/08/2021		S & T BANK(*)	CONTINUING DEBT REFUND	-94.56
				<u>9,733.76</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DARRYL E. MCCRACKEN  
CHRISTINA L. MCCRACKEN  
226 MAIN STREET  
TROUTVILLE, PA 15866

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
POB 211  
LIGONIER, PA 15658

S & T BANK(\*)  
ATTN COLLECTIONS - RECOVERY  
355 NORTH 5TH ST  
INDIANA, PA 15801

ELIZABETH L SLABY ESQ  
GRENN & BIRSIC PC  
ONE GATEWAY PLAZA 9TH FL  
PITTSBURGH, PA 15222

5/3/21

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee